

Form 144

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Ralph A. McKinley
Jacqueline L. McKinley**
Debtor(s)

Bankruptcy Case No.: 15-10730-TPA

Chapter: 7
Docket No.: 96

NOTICE – REMINDER

Pursuant to *Fed.R.Bankr.P. 5009(b)*, notice is hereby given that the above-captioned case will be closed without an Order of Discharge unless a ***Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423)*** is filed within the applicable deadline set forth in *Fed.R.Bankr.P. 1007(c)*. The deadline is as follows:

CHAPTER 7 CASES – – *Fed.R.Bankr.P. 1007(c)* requires an individual debtor in a Chapter 7 case to file a statement regarding completion of a course in personal financial management within **60 days** after the first date set for the meeting of creditors under §341 of the Bankruptcy Code.

Dated: July 29, 2016

Michael R. Rhodes, Clerk
United States Bankruptcy Court

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Ralph A. McKinley
Jacqueline L. McKinley
Debtors

Case No. 15-10730-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
Form ID: 144

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2016.

db/jdb +Ralph A. McKinley, Jacqueline L. McKinley, 746 Bobwhite Drive, Hermitage, PA 16148-3262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Brett A. Solomon on behalf of Creditor Santander Consumer USA Inc., successor in interest to Drive Financial Services bsolomon@tuckerlaw.com,
dparanay@tuckerlaw.com; apetronchak@tuckerlaw.com; agilbert@tuckerlaw.com
Gary V. Skiba on behalf of Debtor Ralph A. McKinley gskiba@yochim.com,
donna@yochim.com; rose227@hotmail.com
Gary V. Skiba on behalf of Joint Debtor Jacqueline L. McKinley gskiba@yochim.com,
donna@yochim.com; rose227@hotmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
T. Lawrence Palmer on behalf of Creditor T. Lawrence Palmer Office of Attorney General,
Pennsylvania Department of Revenue lpalmer@attorneygeneral.gov, MarkSPalmerPC@aol.com
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 7